

**EXAMINER'S AMENDMENT**

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

The applicant inadvertently submitted the non-elected claims 11-19. The applicant agree to delete or cancel non-elected claims 11-19 and claim 20 on 7/30/2009.

Authorization for this examiner's amendment was given in a telephone interview with Howard I. Sobelman on 7/30/2009.

***Allowable Subject Matter***

1. The following is an examiner's statement of reasons for allowance: The closest prior art of record is Scolini et al., US Publication No.: 2003/0233321. Scolini et al. shows method for enabling a review of individual accounts statements assembled for batch printing.

2. In regard to claim 1, Scolini et al. taken either individually or in combination with other prior art of record fails to teach or suggest presenting, to a user, a plurality of reporting formats that are available to be assigned to at least one of a plurality of account statements, each of the plurality of reporting format defining parameters relating to report layout, a report delivery method, and report assembly method.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue

fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARISSA LIU whose telephone number is (571)270-1370. The examiner can normally be reached on IFP.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

**Any response to this action should be mailed to:**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450  
Or faxed to (571)273-8300

Hand delivered responses should be brought to

Art Unit: 3694

United States Patent and Trademark Office  
Customer Service Window  
Randolph Building  
401 Dulany Street  
Alexandria, VA 22314

Any inquiry of a general nature of relating to the status of this application or proceeding should be directed to the Technology Center 3600 Customer Service Office whose telephone number is (571)272-3600.

/M. L./

Examiner, Art Unit 3694

/Mary Cheung/

Primary Examiner, Art Unit 3694